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5 IN THE UNITED STATES BANKRUPTCY COURT  
6 FOR THE DISTRICT OF ARIZONA  
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8 In Re

9 WAYNE E. TRIPP and SARA L. TRIPP,

10 Debtor.  
11

12 ROBERT C. STEIN,

13 Plaintiff,

14 vs.

15 WAYNE E. TRIPP AND SARA L. TRIPP,

16 Defendants.  
17

Chapter 7

Case No. 05-24454-PHX-SSC

Adv. No. 05-1076

ORDER INCORPORATING  
MEMORANDUM DECISION  
DATED DECEMBER 13, 2006  
(Opinion to Post)

18 Based upon this Court's Memorandum Decision dated December 13, 2006,  
19 which is incorporated herein by reference:

20 The Court finds that the Plaintiff has failed to establish all the elements of 11  
21 U.S.C. § 523 (a)(2)(A). Therefore, the entire debt owed to the Plaintiff is discharged.  
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23 DATED this 13<sup>th</sup> day of December, 2006.  
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26 Honorable Sarah Sharer Curley  
27 U. S. Bankruptcy Judge  
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